

UNITED STATES BANKRUPTCY COURTSOUTHERN DISTRICT OF MISSISSIPPI
GULFPORT DIVISION

In re: TERRANCE GEORGE WILLIAMS

Case No.: 20-50306-KMS

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

WARREN A. CUNTZ, JR., chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/18/2020.
- 2) The plan was confirmed on 05/20/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/17/2025.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without full payment: 30,734.74.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$35,909.96
Less amount refunded to debtor:	\$499.40

NET RECEIPTS:	\$35,410.56
----------------------	-------------

Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$3,600.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$2,718.66
Other:	\$.00

TOTAL EXPENSES OF ADMINISTRATION:	\$6,318.66
--	------------

Attorney fees paid and disclosed by debtor:	\$.00
---	--------

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
BEST BUY	Unsecured	426.00	NA	NA	.00	.00
CAPITAL ONE BANK (USA) NA	Unsecured	3,464.00	3,536.86	3,536.86	1,151.27	.00
CITIBANK NA	Unsecured	179.00	217.44	217.44	70.78	.00
CITIBANK NA	Unsecured	816.00	874.24	874.24	284.57	.00
DISCOVER Bank Discover Products Inc	Unsecured	8,327.00	8,791.48	8,791.48	2,861.69	.00
FIRST NATIONAL BANK OF OMAHA	Unsecured	2,216.00	2,292.07	2,292.07	746.08	.00
Jefferson Capital Systems LLC	Unsecured	378.00	349.59	349.59	113.79	.00
Jefferson Capital Systems LLC	Unsecured	2,221.00	2,553.12	2,553.12	831.06	.00
Jefferson Capital Systems LLC	Unsecured	222.62	222.62	222.62	72.46	.00
JPMORGAN CHASE BANK NA	Unsecured	4,339.00	4,543.28	4,543.28	1,478.87	.00
KEESLER FEDERAL CREDIT UNION	Secured	11,257.00	14,134.83	16,693.20	16,693.20	.00
KEESLER FEDERAL CREDIT UNION	Unsecured	2,968.00	NA	NA	.00	.00
MERIT HEALTH BILOXI % PASI	Unsecured	3,042.00	3,042.00	3,042.00	990.19	.00

UNITED STATES BANKRUPTCY COURTSOUTHERN DISTRICT OF MISSISSIPPI
GULFPORT DIVISION

In re: TERRANCE GEORGE WILLIAMS

Case No.: 20-50306-KMS

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
NEWREZ LLC dba	Secured	25,216.00	26,436.46	26,436.46	.00	.00
PORTFOLIO RECOVERY ASSOCIATES L	Unsecured	766.00	781.24	781.24	254.30	.00
QUANTUM3 GROUP LLC AS AGENT FOF	Unsecured	210.00	234.11	234.11	76.20	.00
SANTANDER CONSUMER USA INC	Secured	15,580.00	14,921.71	.00	.00	.00
SANTANDER CONSUMER USA INC	Unsecured	8,192.00	7,844.71	7,844.71	2,553.52	.00
SCOLOPAX LLC	Unsecured	2,730.00	2,807.68	2,807.68	913.92	.00
SYNCHRONY BANK	Unsecured	208.00	NA	NA	.00	.00
SYNCHRONY BANK	Unsecured	122.00	NA	NA	.00	.00
US BANK	Unsecured	1,319.00	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing:	26,436.46	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	16,693.20	16,693.20	.00
All Other Secured:	.00	.00	.00
TOTAL SECURED:	43,129.66	16,693.20	.00

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00

GENERAL UNSECURED PAYMENTS:	38,090.44	12,398.70	.00
------------------------------------	-----------	-----------	-----

Disbursements:

Expenses of Administration:	\$6,318.66		
Disbursements to Creditors:	\$29,091.90		
TOTAL DISBURSEMENTS:			\$35,410.56

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 06/30/2025By: /s/WARREN A. CUNTZ, JR.
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.